

March 2010

This following is intended to provide the public with basic information of potential federal assistance and funding opportunities. Those interested in these or similar programs should contact the appropriate federal and state agencies for detailed information.

This list is not exhaustive but representative of various funding opportunities, resources and notices from the Federal Government of interest to the Fifth District. This information is subject to change and additional requirements, restrictions and guidance may apply.

## Table of Contents

Hit Control then Click on the links below to jump to categories

Consumer Alert
American Recovery and Reinvestment Act of 2009
United States Census
Job Creation
Energy
Internal Revenue Service - TAX INFO
Health
Agriculture
Homeland Security / Public Safety
Business Related
Education
Arts & Humanities
Veteran's Affairs
General Grants Info

**Resource Guide for Individuals** 

\*\*\*\*\*\*New announcements for March are in Blue.

Federal Trade Commission Consumer Alert

## \*\*\*\*\*\*\*Foreclosure Rescue Scams:

Another Potential Stress for Homeowners in Distress

The possibility of losing your home to foreclosure can be terrifying. The reality that scam artists are preying on the vulnerability of desperate homeowners is equally frightening. Many so-called foreclosure rescue companies or foreclosure assistance firms claim they can help you save your home. Some are brazen enough to offer a money-back guarantee. Unfortunately, once most of these foreclosure fraudsters take your money, they leave you much the worse for wear.

Fraudulent foreclosure "rescue" professionals use half truths and outright lies to sell services that promise relief and then fail to deliver. Their goal is to make a quick profit through fees or mortgage payments they collect from you, but do not

pass on to the lender. Sometimes, they assume ownership of your property by deceiving you, the homeowner. Then, when it's too late to save your home, they take the property or siphon off the equity. You've lost your home to foreclosure despite your best intentions.

## For more info:

http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm

## \*\*\*\*\*\*\*Seeing Through Stimulus Scams

With talk of stimulus plans ruling the news, it's no surprise a new round of stimulus scams are afoot. Here's how it goes: An email, online ad, or website says you're eligible to get an economic stimulus payment. You just have to send back a form or submit one online to get it. The message might appear to come from a rebate company or look like it's straight from the Internal Revenue Service (IRS).

But the promise of stimulus money in return for a fee or financial information is always a scam, according to the Federal Trade Commission (FTC), the nation's consumer protection agency. There's more than one way to perpetuate a stimulus scam. Some scam artists ask you to send a small processing fee, supposedly to get a much larger check in return. That's money you'll never see again. Others skip the fee, and instead, ask for your bank account number so they can "deposit" your check. Then, they use the information to clean out your account or open new ones using your identifying information.

Some stimulus scams encourage you to click on links, open attached forms, or call phony toll-free numbers. But simply clicking the link or opening the document can install harmful software, like spyware, on your computer. The result could be your personal information ending up in the hands of an identity thief.

If you get a message offering you money from the stimulus program in exchange for your personal information, ignore it, delete it, or throw it out. The IRS doesn't send emails like this asking for personal information, and rebate companies claiming to have stimulus payments for you should not be trusted, regardless of how plausible the script sounds or how official the forms look.

When a stimulus plan does involve a check to you (it may not), you won't need to fill out a separate form in an email or give out personal information — like account numbers or your Social Security number — to someone who calls you out of the blue. If you get an unexpected email from someone claiming to be from the IRS and asking you to call a number or email back personal information, forward it to phishing@irs.gov, then delete it without clicking on any links or opening any attachments. If you think you are the target of a scam, you also can file a complaint with the FTC at ftc.gov/complaint.

If you need to reach an agency like the IRS, don't use phone numbers or links included in an email. Always type the web address directly into your browser, and look up any url you aren't sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

## For more info:

1-877-FTC-HELP

**American Recovery and Reinvestment Act** 

Search for grant opportunities

#### For more info:

http://www07.grants.gov/search/search.do;jsessionid=?mode=CATSEARCH&fundActivity=RA

www.recovery.gov

## **United States Census**

YOU COUNT - It's in our hands

The 2010 US Census form will be delivered between March 15 and March 17, 2010 in most parts of the country. The head of household should complete the form on behalf of every person living in the residence on April 1, 2010, including relatives and non-relatives. The Census Bureau is required by the US Constitution to count everyone living in this country, regardless of immigration or citizenship status.

In 2010, every residence will receive a short form of just 10 questions. It should take only about 10 minutes to answer the questions.

Four general questions are asked about the household:

- if the housing unit is owned or rented
- Telephone number
- How many people live in the residence
- If any additional people who lived at the residence on April 1, 2010 were not included

For each household member the Census asks:

- Name
- Sex
- Date of birth
- Relationship to person who owns or rents the residence whether this person is of Hispanic origen
- Race
- If this person sometimes lives or stays elsewhere

Census data determine the number of seats each state will have in the U.S. House f Representatives. Census data also help determine the allocation of federal funds for community services, such as school lunch programs and senior citizen centers, and new construction, such as highways and hospitals. Each year the federal government distributes more than \$400 billion to local, state and tribal governments based on Census data.

Completing the Census is safe. Individual census records are not shared with anyone, including government agencies or private organizations. It is against the law for the Census Bureau to give personally identifiable information about a person until 72 years after it is collected. After 72 years, the records are sent to the National Archives where they are made public primarily for genealogical research.

For more information about the Census, visit www.census.gov.

#### For more info:

http://2010.census.gov/2010census/take10map/

United States Office of Personnel Management

**US Government Jobs** 

The US Office of Personnel Management recently launched a new web site devoted to Jobs with the US Government related to the RECOVERY ACT.

For more info:

Go to: http://jobsearch.usajobs.gov/a9recoveryjobs.asp for details.

**Corporation for National and Community Service** 

**AmeriCorps State and National Grants** 

The mission of the Corporation for National and Community Service is to improve lives, strengthen communities, and foster civic engagement through service and volunteering. The grant categories are: State Commission and National Competitive including Professional Corps and Fixed-Amount Grants; State and National EAP; States and Territories without Commissions; and Indian Tribes. Organizations that propose to operate in one state only must apply through the State Commission for the state in which they will operate. Organizations that propose to operate in more than one state are eligible to apply directly to the Corporation.

Kinds of Organizations Eligible:

Tax-exempt, not-for-profit organizations, governments, and schools

For more info: (202) 606-7508

www.nationalservice.gov/for organizations/funding/nofa detail.asp?tbl nofa id=74

**United States Office of Personnel Management** 

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**United States Department of Energy** 

Cash for Caulkers Program - Massachusetts Appliance Rebates

The Commonwealth of Massachusetts will implement a mail-in rebate program that will help residents replace older, inefficient appliances with new, ENERGY STAR® qualified and ultra-efficient appliances. Advance rebate reservation is required. The program is tentatively scheduled to take place in March 2010. If funds are not depleted, Massachusetts will continue the program in April 2010.

Eligible products include

- Refrigerators
- Freezers
- Clothes washers
- Dishwashers

For refrigerators and freezers, consumers must purchase from participating retailers that will recycle the replaced units and provide proof of recycling for consumers to submit. Other replaced appliances must be recycled according to state law.

For more info:

http://www.energysavers.gov/financial/rebates/state\_MA.cfm

**United States Department of Energy** 

**Advanced Energy Manufacturing Tax Credit** 

The American Reinvestment and Recovery Act of 2009 (ARRA) authorizes the Department of Treasury to award \$2.3 billion in tax credits for qualified investments in advanced energy projects, to support new, expanded, or re-equipped domestic manufacturing facilities. The Advanced Energy Manufacturing Tax Credit (MTC) is to grow the domestic manufacturing industry for clean energy, thereby supporting the larger goals of ARRA to stimulate economic growth, create jobs, and reduce greenhouse gas emissions. In short, the MTC will help secure American leadership in the clean energy sector.

The MTC provides a 30% credit for investments in new, expanded, or re-equipped advanced energy manufacturing projects. Up to \$2.3 billion in MTCs will be allocated for advanced energy projects, which will support total capital investments of almost \$7.7 billion in new renewable and advanced energy manufacturing projects.

For more info:

http://www.energy.gov/recovery/48C.htm

**United States Department of Energy** 

Payments in Lieu of Tax Credits for Specified Energy Property

The American Reinvestment and Recovery Act of 2009 (ARRA) authorizes allocated funds for the U.S. Department of the Treasury to make payments to eligible persons who put in service eligible property and who apply for the payments. By

accepting payments, eligible individuals are choosing to forgo tax credits for the qualified property in subsequent years.

For more info:

http://www.treas.gov/recovery/1603.shtml

**Renewable Energy Trust** 

**Commonwealth Solar Rebate Program** 

Beginning in January, the new programs—Commonwealth Solar II and Commonwealth Solar Stimulus—will begin accepting rebate applications for residential and commercial projects to help finance the installation of these solar photovoltaic (PV) systems. The application process, award requirements and forms are underdevelopment and will be ready in late January 2010. The proposed rebate levels for each program are set and are shown below.

The program funding for Commonwealth Solar II, which will provide rebates for photovoltaic (PV) systems which are 5 kilowatts or less (residential and small commercial systems), will come from \$1 million per quarter in existing funds of the Massachusetts Renewable Energy Trust. As part of the Patrick-Murray Administration's Massachusetts Recovery Plan to secure the state's economic future, the program funding for Commonwealth Solar Stimulus, which will provide rebates for commercial PV systems sized greater than 5 kilowatts (kW) up to 200 kW, will come from \$8 million in State Energy Program funding from the federal American Recovery and Reinvestment Act.

These new rebates are specifically targeted to complement and support the introduction of the new Solar Credit market in Massachusetts in January 2010, which is being developed by the DOER under the state's Renewable Portfolio Standard. Rebate recipients under Commonwealth Solar II or Commonwealth Solar Stimulus will additionally be able to participate in the Solar Credit market. The Solar Credit market will be an important and sustainable part of building predictable market support for the solar industry in Massachusetts. More information about the Solar Credit Market is on DOER's website at <a href="https://www.mass.gov/doer">www.mass.gov/doer</a>.

For more info:

http://www.masstech.org/SOLAR/

**United States Department of Treasury** 

The American Recovery and Reinvestment Act of 2009: Information Center

Find out information related to TAXES for Individuals and Business: http://www.irs.gov/newsroom/article/0,,id=204335,00.html?portlet=6

United States Department of Treasury

**Taxpayer Assistance Information** 

**IRS Taxpayer Assistance Centers:** 

http://www.irs.gov/localcontacts/index.html

Site Locator:

http://www.irs.gov/app/officeLocator/index.jsp

**Volunteer Income Tax Assistance (VITA) Sites** 

Please note that this is NOT a complete list since some sites may run without a grant:

http://www.irs.gov/pub/irs-utl/2009 vita grant recipients.pdf

Tax Counseling for the Elderly (includes link to AARP's IRS-sponsored "Tax-Aide" program):

http://www.irs.gov/individuals/article/0,,id=107626,00.html

Military Personnel and their Families:

http://www.irs.gov/individuals/article/0,,id=107626,00.html

Online Free File (adjusted gross income is \$57,000 or less in 2009):

http://www.irs.gov/efile/article/0,,id=118986,00.html?portlet=8

**United States Department of Treasury** 

**Earned Income Tax Credit** 

The Earned Income Tax Credit (EITC) continues to be one of America's most powerful anti-poverty and work support programs. Each year, the credit helps approximately 24 million working families make ends meet, lifting nearly five million out of poverty. However, an estimated five to seven million eligible taxpayers nationwide do not claim benefits they are entitled to through the EITC.

Find out if you are eligible for the Earned Income Tax Credit:

http://www.irs.gov/individuals/article/0,,id=96406,00.html?portlet=7

**United States Department of Treasury** 

The Mortgage Forgiveness Debt Relief Act and Debt Cancellation

The Mortgage Debt Relief Act of 2007 generally allows taxpayers to exclude income from the discharge of debt on their principal residence. Debt reduced through mortgage restructuring, as well as mortgage debt forgiven in connection with a foreclosure, qualifies for the relief.

For more info:

http://www.irs.gov/individuals/article/0,,id=179414,00.html

United States Department of Health and Human Services Recent Grant Notices

For more info:

http://www.grants.gov/search/search.do?mode=AGENCYSEARCH&agency=HHS

United States Department of Health and Human Services - Office of Community Services Assets for Independence Program

The U.S. Administration for Children and Families offers grants for supports and services that enable low-income individuals and families to become economically self sufficient.

Deadline: March 25, 2010

Kinds of Organizations Eligible:

State and local governments, school districts, institutions of higher education, public and Indian housing authorities, tax-exempt, not-for-profit organizations with 501 (c) 3 status.

For more info:

http://www.acf.hhs.gov/grants/open/HHS-2008-ACF-OCS-EI-0053.html

United States Department of Health and Human Services - Office of the National Coordinator for Health Information Technology

**Curriculum Development Centers Program** 

As a component of the Workforce Program, established under the HITECH Act of ARRA, the Curriculum Development Centers program will provide \$10 million in grants to institutions of higher education (or consortia thereof) to support health information technology curriculum development. ONC plans to make up to 5 grant awards that will support curriculum development to enhance programs of workforce training primarily at the community college level. The materials developed under this program will be used by the member colleges of the five regional consortia as well as be available to institutions of higher education across the country.

#### For more info:

http://healthit.hhs.gov/portal/server.pt?open=512&objlD=1418&parentname=CommunityPage&parentid=2&mode=2&in hi userid=10741&cached=true

United States Department of Health and Human Services - Office of the National Coordinator for Health Information Technology

**Health Information Technology Extension Program** 

The HITECH Act authorizes a Health Information Technology Extension Program. The extension program consists of Regional Extension Centers and a national Health Information Technology Research Center (HITRC). This funding opportunity announcement seeks applications from qualified entities to serve as regional centers within the extension program.

## For more info:

http://healthit.hhs.gov/portal/server.pt?open=512&objlD=1335&parentname=CommunityPage&parentid=24&mode =2&in hi userid=11113&cached=true

United States Department of Health and Human Services - Office of the National Coordinator for Health Information Technology

Community College Consortia to Educate Health Information Technology Professionals in Health Care Program

The Community College Consortia to Educate Health Information Technology Professionals in Health Care program seeks to rapidly create HIT academic programs at Community Colleges (as defined by the 1965 Higher Education Act) or expand existing ones. Each student with appropriate prerequisite training and experience will be able to complete intensive training in one of six roles within six months or less. Roles include: Practice workflow and information management redesign specialists; Clinician/practitioner consultants; Implementation support specialists; Implementation managers; Technical/software support staff; and, Trainers. Academic programs may be offered through traditional oncampus instruction or distance learning modalities, or combinations thereof. This program is critical to achieving the goal of HITECH and supporting the work of the regional centers.

## For more info:

http://healthit.hhs.gov/portal/server.pt?open=512&objlD=1414&parentname=CommunityPage&parentid=2&mode=2&in\_hi\_userid=10741&cached=true

United States Department of Agriculture

The 2010 Northeast Rural Summit: Generating Rural Innovation and Regional Partnership

Join national and regional USDA leaders, state agency leaders, non-profit and business leaders from throughout the northeastern United States for two days of strategic planning around four crucial directions for the rural northeast:

- · Food Systems: Local Foods Development and Regional Foods Systems
- · Energy: Advancing Efficiency, Generation and Fuel Development
- · Broadband: Global Opportunities & Rural Lifestyles
- · Rural Economic Development: Investment in Innovation

The Summit is designed to share best regional and place-based practices and build strategic partnerships among state Rural Development offices and rural leadership organizations throughout the region. Partners for Rural America, the national association of State Rural Development Councils, has been contracted by USDA Rural Development to convene four regional strategic action planning sessions to unite regional and place-based efforts to advance community and economic development. The Northeast region is defined by USDA RD to include the states of Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and West Virginia.

April 12 and 13, 2010 Burlington Hilton Hotel Burlington, Vermont

#### For more info:

http://guest.cvent.com/EVENTS/Info/Summary.aspx?i=b44a810a-804d-4712-bc2b-c5a0d8fcc954

**United States Department of Agriculture** 

**Rural Development, Housing and Community Facilities Programs** 

The USDA has several different funding opportunities available through the Housing and Community Facilities Programs.

Kinds of Organizations Eligible:

Various

For more info:

http://www.usda.gov/wps/portal/!ut/p/\_s.7\_0\_A/7\_0\_10B?navid=RURAL\_DEVELOPMENT&navtype=SU Holden Area Office (508) 829-4477

United States Department of Homeland Security

Grants

Grant guidance for the following programs has been released.

- Homeland Security Grant Program (HSGP DUE 4/19/10
  - State Homeland Security Program
  - Urban Areas Security Initiative
  - o Operation Stonegarden
  - Metropolitan Medical Response System
  - Citizen Corps Program
- Tribal Homeland Security Grant Program (THSGP) DUE 4/19/10
- UASI Nonprofit Security Grant Program (NSGP) DUE 4/19/10
- Regional Catastrophic Preparedness Grant Program DUE 4/19/10

#### For more info:

http://www.fema.gov/government/grant/index.shtm

**United States Department of Justice** 

Office of Justice Programs - FY 2010 Second Chance Act Mentoring Grants

The Second Chance Act of 2007 provides a comprehensive response to the increasing number of people who are released from prison and jail and returning to communities. The goal of the Second Chance Act is to help ensure the transition individuals make from prison or jail to the community is safe and successful. These grants will support mentoring projects to promote the safe and successful reintegration into the community of adults who have been incarcerated.

Deadline: March 18, 2010

Kinds of Organizations Eligible:

Tax-exempt, not-for-profit organizations with 501 (c) 3 status

For more info:

http://www.ojp.usdoj.gov/BJA/grant/10SecondChanceMentoringSol.pdf

Small Business Administration

Small Business Innovation Research / Small Business Technology Transfer

PHS 2008-02 Omnibus Solicitation of the NIH, CDC, and FDA for Small Business Innovation Research Grant Applications PHS 2008-02 Omnibus Solicitation of the NIH for Small Business Technology Transfer Grant Applications

Receipt Date(s): April 5, August 5, December 5

For more info:

http://grants.nih.gov/grants/funding/sbirsttr1/2008-2\_SBIR-STTR-topics.pdf

**Small Business Administration** 

**Entrepreneurship Training for Veterans of the Iraq and Afghan Wars** 

The U.S. Small Business Administration has announced a three-year program to expand and deliver entrepreneurship training for veterans of the Iraq and Afghan wars. This management and mentorship program will expand the amount of small business assistance available to veterans, service-disabled veterans, reservists, and dependents or survivors looking to start or expand their own businesses. Additionally, SBA has launched a new online contracting tutorial on www.sba.gov which expands their services to veterans and military spouses who own small businesses. This tutorial identifies federal contracting opportunities that will benefit their small business.

This expansion of the SBA's entrepreneurship training initiatives is possible through the Patriot Express loan program. This loan program has supported nearly \$400 million in loans to more than 4,700 veterans and spouses looking to establish or expand their small businesses in the last two-and-a-half years.

For more info:

http://www.sba.gov/idc/groups/public/documents/sba homepage/sba 031612.pdf

**Small Business Administration** 

**American Recovery and Reinvestment Act** 

The American Recovery and Reinvestment Act contains a package of loan fee reductions, higher guarantees, new SBA programs, secondary market incentives, and enhancements to current SBA programs that will help unlock credit markets and begin economic recovery for the nation's small business sector.

For more info:

http://www.sba.gov/idc/groups/public/documents/ma boston/ma stimulus.pdf

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#### **IMPORTANT NOTICE:**

Reports have been made by various SBA district offices that small businesses across the country are receiving letters on SBA letterhead offering assistance to obtain **tax rebates under the recent economic stimulus** legislation. The letter also asks the small businesses to fax in a response with the name of their bank and bank account number. These letters have not been sent by or authorized by SBA, and appear to be a fraudulent attempt to obtain financial information from the small businesses. The Inspector General's Office is investigating this matter and pursuing appropriate action.

## **Small Business Administration**

**ARC Loan Program** 

If your small business is stressed meeting expenses during these economic times, the U.S. Small Business Administration has a new loan program designed just for you.

SBA's America's Recovery Capital Loan Program can provide up to \$35,000 in short-term relief for viable small businesses facing immediate financial hardship to help ride out the current uncertain economic times and return to profitability. Each small business is limited to one ARC loan.

Kinds of Organizations Eligible:

**Small Business** 

#### For more info:

ARC loans will be offered by some SBA lenders for as long as funding is available or until September 30, 2010, whichever comes first. SBA Participant Lender Fact Sheet <a href="http://www.sba.gov/recovery/arcloanprogram/index.html">http://www.sba.gov/recovery/arcloanprogram/index.html</a>

**United States Department of Education** 

**Recent Grant Notices** 

For more info:

www.cfda.gov – type in Program Number to search for more information.

United States Department of Education

**Teaching American History Grant Program** 

The Teaching American History grant program supports projects that aim to raise student achievement by improving teachers' knowledge, understanding, and appreciation of traditional American history. Grant awards assist local educational agencies, in partnership with entities that have extensive content expertise, in developing, implementing, documenting, evaluating, and disseminating innovative, cohesive models of professional development. By helping teachers to develop a deeper understanding and appreciation of traditional American history as a separate subject within the core curriculum, these programs are intended to improve instruction and raise student achievement.

Application Deadline: March 22, 2010

## Kinds of Organizations Eligible:

Local educational agencies in partnership with one or more of the following entities: an institution of higher education; a non-profit history or humanities organization; a library or museum.

#### For more info:

Alex Stein, Margarita Melendez, or Bonnie Carter, U.S. Department of Education

e-mail: TeachingAmericanHistory@ed.gov,

website: http://www.ed.gov/legislation/FedRegister/announcements/2010-1/012110c.html

**United States Department of Health and Human Services** 

Administration for Families and Children, Office of Community Services - Assets for Independence Program

The U.S. Administration for Children and Families offers five-year grants for supports and services that enable low-income individuals and families to become economically self sufficient. Organizations awarded an Assets for Independence Grant provide financial education and training on money management issues, and they assist participants with saving earned income in special matched savings accounts called Individual Development Accounts, that participants use to accumulate funds with the specific goal of acquiring a first home, college education, or starting up or expanding a small business.

Application Deadline: March 25, 2010

# Kinds of Organizations Eligible:

State and local governments, school districts, institutions of higher education, public and Indian housing authorities, tax-exempt, not-for-profit organizations with 501 (c) 3 status

# For more info:

James Gatz, Manager, Assets for Independence Program, Office of Community Services

email: afiprogram@acf.hhs.gov

website: http://www.acf.hhs.gov/grants/open/HHS-2008-ACF-OCS-EI-0053.html

**National Endowment for the Arts** 

**Access to Artistic Excellence Grants** 

The National Endowment for the Arts will provide support for a wide array of artistic creativity, including dance, literature, music, and more, that will preserve diverse cultural heritage and make the arts more widely available in communities throughout the country. Applicants must select one of the following disciplines that is most appropriate to the project: artist communities; dance; design; folk and traditional arts; literature, local arts agencies; media arts; museums; music; musical theater; opera; presenting; theater; and visual arts. Access to Artistic Excellence supports projects for children and youth where the focus is exposure to or appreciation of the arts, whether activities take place in school, after school, during the

summer, or in community settings. Such projects may include performances by or exhibitions of professional artists, and these arts events may be accompanied by ancillary learning activities, such as study guides for teachers and students, artists' visits prior to or following the event, workshops, lecture-demonstrations, or master classes).

Application deadline: August 12, 2010

Kinds of Organizations Eligible:

Tax-exempt, not-for-profit organizations with 501 (c) 3 status and public agencies

For more info:

www.arts.gov/grants/apply/Artsed.html

National Endowment for the Arts

**Learning in the Arts for Children and Youth** 

The Learning in the Arts for Children and Youth category offers funding for projects that help children and youth acquire knowledge and understanding of and skills in the arts. Projects must provide participatory learning and engage students with skilled artists, teachers, and excellent art. Funded projects apply national or state arts education standards.

Application deadline: June 10, 2010

Kinds of Organizations Eligible:

Tax-exempt, not-for-profit organizations with 501 (c) 3 status, state and local governments, independent school districts, and institutions of higher education

For more info:

www.arts.gov/grants/apply/GAP11/LITA.html

**National Endowment for the Arts** 

**NEA Challenge America Fast-Track Grants** 

The Challenge America Fast-Track grants offer support primarily to small and mid-sized organizations for projects that extend the reach of the arts to underserved populations, such as those whose opportunities to experience the arts are limited by geography, ethnicity, economics, or disability. This funding, as an essential component of the Arts Endowment's goal of providing wide access to artistic excellence, supports local projects that can have significant effects within communities. Grants are available for professional arts programming and for projects that emphasize the potential of the arts in community development.

Application deadline: May 27, 2010

Kinds of Organizations Eligible:

Small and mid-sized, tax-exempt, not-for-profit organizations

For more info:

http://www.arts.gov/grants/apply/GAP11/Challenge.html

**National Endowment for the Humanities** 

**Preservation Assistance Grants for Smaller Institutions** 

Preservation Assistance Grants help small and mid-sized institutions, such as libraries, museums, historical societies, archival repositories, cultural organizations, town and county records offices, and colleges and universities, improve their ability to preserve and care for their humanities collections. These may include special collections of books and journals, archives and manuscripts, prints and photographs, moving images, sound recordings, architectural and cartographic records, decorative and fine art objects, textiles, archaeological and ethnographic artifacts, furniture, historical objects, and digital materials.

Application deadline: May 18, 2010

Kinds of Organizations Eligible:

Nonprofit organizations and state and local governmental agencies

For more info:

email: preservation@neh.gov

website: http://www.neh.gov/grants/guidelines/pag.html

**Unites States Office of Veterans Affairs** 

**Homeless Providers Grant and Per Diem Program** 

The Department of Veterans Affairs has announced the availability of funds for applications for assistance under the Capital Grant component of the Homeless Providers Grant and Per Diem Program. The program provides grants for capital improvements to buildings used to provide housing for homeless veterans.

Application deadline: March 31, 2010

Kinds of Organizations Eligible:

Tax-exempt, not-for-profit organizations and public agencies, including states and local governments

For more info:

Chelsea Watson, VA Homeless Providers Grant and Per Diem Program, Department of Veterans Affairs

website: http://edocket.access.gpo.gov/2010/2010-1296.htm

Unites States Office of Veterans Affairs

**Veterans Services and Tax Info** 

Find out more about Veterans Services here: http://www.va.gov/landing2\_vetsrv.htm

The U.S. Small Business Administration in Dec. announced a three-year program to expand and deliver entrepreneurship training for veterans of the Iraq and Afghan wars. This management and mentorship program will expand the amount of small business assistance available to veterans, service-disabled veterans, reservists, and dependents or survivors looking to start or expand their own businesses. Additionally, SBA has launched a new online contracting tutorial on <a href="http://www.sba.gov/aboutsba/sbaprograms/ovbd/index.html">http://www.sba.gov/aboutsba/sbaprograms/ovbd/index.html</a> which expands their services to veterans and military spouses who own small businesses. This tutorial identifies federal contracting opportunities that will benefit their small business.

This expansion of the SBA's entrepreneurship training initiatives is possible through the Patriot Express loan program. This loan program has supported nearly \$400 million in loans to more than 4,700 veterans and spouses looking to establish or expand their small businesses in the last two-and-a-half years. Lowell veterans of the wars in Iraq and Afghanistan can obtain more information by visiting <a href="http://www.sba.gov/patriotexpress/index.html">http://www.sba.gov/patriotexpress/index.html</a>.

**BE PREPARED TO TAKE ADVANTAGE OF GRANTS:** 

The Catalog of Federal Domestic Assistance (CFDA) is the primary source of federal grants program information, although actual funding depends upon annual congressional budget appropriations. The Catalog is available free full-text on the Internet at <a href="http://www.cfda.gov/">http://www.cfda.gov/</a> and allows searching by keyword and by various indexes such as department, agency, program, subject, beneficiary, and applicant eligibility.

Federal grant funding opportunities are posted on the website Grants.gov <a href="http://www.grants.gov">http://www.grants.gov</a>.

The website enables grant seekers to electronically find and apply for competitive grants from all federal agencies. Again, for full program information, CFDA numbers are given. The site also allows users to receive e-mail notification of future grant opportunities, to apply for federal grants online through a unified process, and to track their grant application after submission.

Department of Health and Human Services Secretary Kathleen Sebelius unveiled a new feature on **Grants.gov** to help users find and apply for The American Recovery and Reinvestment Act (ARRA) grant opportunities.

The launch of this Recovery Act feature on the homepage of Grants.gov will direct users to Recovery Act opportunities, other Recovery Act resources, upcoming Webinars and links to <a href="https://www.whitehouse.gov/recovery">www.recovery.gov</a>.

American Recovery and Reinvestment Act of 2009 Resource Guide for Individuals



# Resource Guide for Individuals American Recovery and Reinvestment Act of 2009

This following is intended to provide the public with basic information of potential federal assistance and funding opportunities.

Those interested in these or similar programs should contact the appropriate federal and state agencies for detailed information.

This list is not exhaustive but representative of various funding opportunities of interest to the 5<sup>th</sup> District. This information is subject to change and additional requirements, restrictions and guidance may apply.

- "Making Work Pay" Tax Credit. The bill would cut taxes for more than 95% of working families in the United States. For 2009 and 2010, the bill would provide a refundable tax credit of up to \$400 for working individuals and \$800 for working families. This tax credit would be calculated at a rate of 6.2% of earned income, and would phase out for taxpayers with adjusted gross income in excess of \$75,000 (\$150,000 for married couples filing jointly). Taxpayers can receive this benefit through a reduction in the amount of income tax that is withheld from their paychecks, or through claiming the credit on their tax returns.
- Economic Recovery Payment to Recipients of Social Security, SSI, Railroad Retirement and Veterans Disability Compensation Benefits. The bill would provide a one-time payment of \$250 to retirees, disabled individuals and SSI recipients receiving benefits from the Social Security Administration, Railroad Retirement beneficiaries, and disabled veterans receiving benefits from the U.S. Department of Veterans Affairs. The one-time payment is a reduction to any allowable Making Work Pay credit.

- Refundable Credit for Certain Federal and State Pensioners. The bill would provide a onetime refundable tax credit of \$250 in 2009 to certain government retirees who are not eligible for Social Security benefits. This one-time credit is a reduction to any allowable Making Work Pay credit.
- Increase in Earned Income Tax Credit. The bill would temporarily increase the earned income tax credit for working families with three or more children. Under current law, working families with two or more children currently qualify for an earned income tax credit equal to forty percent (40%) of the family's first \$12,570 of earned income. This credit is subject to a phase-out for working families with adjusted gross income in excess of \$16,420 (\$19,540 for married couples filing jointly). The bill would increase the earned income tax credit to forty-five percent (45%) of the family's first \$12,570 of earned income for families with three or more children and would increase the beginning point of the phase-out range for all married couples filing a joint return (regardless of the number of children) by \$1,880.
- Increase Eligibility for the Refundable Portion of Child Credit. The bill would increase the eligibility for the refundable child tax credit in 2009 and 2010. For 2008, the child tax credit is refundable to the extent of 15 percent of the taxpayer's earned income in excess of \$8,500. The bill would reduce this floor for 2009 and 2010 to \$3,000.
- "American Opportunity" Education Tax Credit. The bill would provide financial assistance for individuals seeking a college education. For 2009 and 2010, the bill would provide taxpayers with a new "American Opportunity" tax credit of up to \$2,500 of the cost of tuition and related expenses paid during the taxable year. Under this new tax credit, taxpayers will receive a tax credit based on one hundred percent (100%) of the first \$2,000 of tuition and related expenses (including books) paid during the taxable year and twenty-five percent (25%) of the next \$2,000 of tuition and related expenses paid during the taxable year. Forty percent (40%) of the credit would be refundable. This tax credit will be subject to a phase-out for taxpayers with adjusted gross income in excess of \$80,000 (\$160,000 for married couples filing jointly).
- **529 Education Plans.** College Savings Plans established by each state and educational institutions, Tax free distributions for higher educational expenses, Tuition, fees, books, supplies, room/board.
  - Computers as Qualified Education Expenses in 529 Education Plans. Section 529 Education Plans are tax-advantaged savings plans that cover all qualified education expenses, including: tuition, room & board, mandatory fees and books. The bill provides that computers and computer technology qualify as qualified education expenses.
- For more info on Education Tax Benefits: Go to www.irs.gov
  - o Publication 970 Tax Benefits for Education
- Refundable First-time Home Buyer Credit. Last year, Congress provided taxpayers with a refundable tax credit that was equivalent to an interest-free loan equal to 10 percent of the purchase of a home (up to \$7,500) by first-time home buyers. The provision applies to homes purchased on or after April 9, 2008 and before July 1, 2009. Taxpayers receiving this tax credit are currently required to repay any amount received under this provision back to the government over 15 years in equal installments, or, if earlier, when the home is sold. The credit phases out for taxpayers with adjusted gross income in excess of \$75,000 (\$150,000 in the case of a joint return). The bill eliminates the repayment obligation for taxpayers that purchase homes after January 1, 2009, increases the maximum value of the credit to \$8,000, and removes the prohibition on financing by mortgage revenue bonds, and extends the

availability of the credit for homes purchased before December 1, 2009. The provision would retain the credit recapture if the house is sold within three years of purchase.

- Sales Tax Deduction for Vehicle Purchases. The bill provides all taxpayers with a deduction for State and local sales and excise taxes paid on the purchase of new cars, light truck, recreational vehicles, and motorcycles through 2009. This deduction is subject to a phase-out for taxpayers with adjusted gross income in excess of \$125,000 (\$250,000 in the case of a joint return).
- **Temporary Suspension of Taxation of Unemployment Benefits.** Under current law, all federal unemployment benefits are subject to taxation. The average unemployment benefit is approximately \$300 per week. The proposal temporarily suspends federal income tax on the first \$2,400 of unemployment benefits per recipient. Any unemployment benefits over \$2,400 will be subject to federal income tax. This proposal is in effect for taxable year 2009.
- Extension of AMT Relief for 2009. The bill would provide more than 26 million families with tax relief in 2009 by extending AMT relief for nonrefundable personal credits and increasing the AMT exemption amount to \$70,950 for joint filers and \$46,700 for individuals.

# WORKFORCE DEVELOPMENT

- Massachusetts JobQuest Connects Employers and Job Seekers to employment and training opportunities across a wide range of industries and occupations.
  - JobQuest is a free online service provided by the Massachusetts Department of Workforce Development.
  - https://web.detma.org/JobQuest/Default.aspx
- One-Stop Career Centers

Reemployment Core Services:

- o A One-Stop Career Center orientation (state and federal programming overview)
- o Job readiness inventory
- o Assistance from OSCC staff member to complete a Career Action Plan (CAP)
- o Job referrals, job development, employment counseling
- Referral to training or employment related workshops and follow up contacts as necessary
  - For more information about training programs, go to: www.mass.gov/dua;
  - Search for "one stop career centers" for information about career center locations and training programs;
  - Click on "Section 30 Training" for information about program requirements, extended benefits and to download an application.
- A new effort by the U.S. Dept. of Education and Dept. of Labor is giving unemployed workers special consideration for Pell Grants that cover up to \$5,350 for education and training.
  - For more information, go to <a href="www.mass.gov/dua">www.mass.gov/dua</a>;
  - Click on "Section 30 Training";
  - Click on "Eligibility for Pell Grants and Other Financial Aid For UI Claimants";
  - Or go to www.opportunity.gov.

## OTHER RESOURCES

# **Weatherization Assistance Program (WAP)**

\$124.7 million for Massachusetts for low-income home weatherization.

## **Administrator:**

Massachusetts Department of Housing and Community Development

 $\frac{http://www.mass.gov/?pageID=ehedterminal\&L=3\&L0=Home\&L1=Community+Developmen}{t\&L2=Housing+Energy+Programs\&sid=Ehed\&b=terminalcontent\&f=dhcd\_cd\_wap\_wap\&csid=Ehed}$ 

HEATLINE at 800.632.8175 for Individuals

Greater Lawrence Area: Greater Lawrence Community Action Council, Inc. (GLCAC) 978.681.4900

Greater Lowell: Community Teamwork, Inc. (CTI)

978.459.6161

Haverhill Area: Community Action, Inc. (CAI)

978.373.1971

Southern District: South Middlesex Opportunity Council, Inc. (SMOC)

800.286.6776

**Eligibility:** Households that are eligible for the Low Income Home Energy Assistance Program (LIHEAP or Fuel Assistance) are eligible for weatherization services. Eligibility is based on household income no more than 200% of the Federal Poverty Level. See the "Income Guidelines" link for additional information. Priority of service is given to those households with elderly, disabled, children (6 and under), LIHEAP high-energy users, and Native Americans. Homeowners and tenants with their landlord permission are eligible.

**Description:** In Massachusetts, the Department of Housing and Community Development sets up local entities where people can apply. The weatherization funding for each individual house has been increased from \$2,000 to \$6,500. Note: This funding is limited to residential buildings.

# **Energy Efficiency Programs**

## **Administrator:**

Mass Save, Home Energy Solutions

http://www.masssave.com/

**Description:** Designed to save you money, improve the energy performance of your home, and reduce air pollution, MassSAVE is brought to you by your local electric and gas utilities and energy efficiency service providers. MassSAVE provides year-round home energy solutions.

**MassSAVE Program Benefits**: Reduced energy costs; Improved home performance; Healthier environment; and Improved comfort all year long.

# **Energy Star Program**

## **Administrator:**

**Energy Star** 

http://www.energystar.gov/index.cfm?c=products.pr\_tax\_credits

**Description:** The American Recovery and Reinvestment Act of 2009 made some significant changes to the energy efficiency tax credits. The highlights are:

The tax credits that were previously effective for 2009, have been extended to 2010 as well.

The tax credit has been raised from 10% to 30%.

The tax credits that were for a specific dollar amount (ex \$300 for a CAC), have been converted to 30% of the cost.

The maximum credit has been raised from \$500 to \$1500 for the two years (2009-2010). However, some improvements such as geothermal heat pumps, solar water heaters, and solar panels are not subject to the \$1,500 maximum.

The \$200 cap on windows has been removed, but the requirements for windows has been increased significantly. Not all ENERGY STAR qualified windows will qualify.

# **Alternative Fuel Vehicle Refueling Property**

## Agency:

Internal Revenue Service (IRS)

http://www.irs.gov

The following website provides guidance on how the tax credit was administered in 2007, <a href="http://www.irs.gov/irb/2007-22">http://www.irs.gov/irb/2007-22</a> IRB/ar10.html.

**Eligibility:** The alternative refueling property credit provides a tax credit to businesses (example: gas stations) and individuals that install alternative fuel pumps, such as fuel pumps that dispense E-85 fuel, electricity, hydrogen, and natural gas.

**Description:** The American Recovery and Reinvestment Act increases the current 30% alternative refueling property credit for businesses (capped at \$30,000) to 50% (capped at \$50,000). Hydrogen refueling pumps would remain at a 30% credit; however, the cap for hydrogen refueling pumps is increased to \$200,000. In addition, the Recovery Act increases the alternative refueling property credit for individuals from 30% to 50% (capped at \$2,000). In previous years, individuals who were seeking this tax credit had to submit an Internal Revenue Service (IRS) Form 8911 when they filed their taxes.

To date, no further details have been released about this program.

## **Plug-in Electric Drive Vehicle Credit**

#### Agency:

Internal Revenue Service (IRS)

http://www.irs.gov

**Eligibility:** Late last year, Congress passed into a law a tax credit for qualified plug-in electric drive vehicles.

**Description:** Batteries of at least 4 kWh qualify for a \$2,500 credit. An additional \$417 is provided for each additional kWh, up to \$7,500 for vehicles up to 10,000 lbs. Vehicles up to 14,000 lbs qualify for a \$10,000 credit. Vehicles between 14,000 and 26,000 lbs qualify for a \$12,500 credit. Vehicles over 26,000 lbs qualify for a \$15,000 credit. The American Recovery and Reinvestment Act modifies this existing law by limiting the maximum credit to \$7,500 regardless of vehicle weight and eliminates the credit for vehicles weighing 14,000 lbs or more.

# **Unemployment Insurance**

#### Administrator:

Massachusetts Division of Unemployment Assistance (DUA)

 $\frac{http://www.mass.gov/?pageID=elwdagencylanding\&L=4\&L0=Home\&L1=Government\&L2=Departments+and+Divisions+(EOLWD)\&L3=Division+of+Unemployment+Assistance\&sid=Elwd}{}$ 

To File: 877.626.6800

Haverhill Area: ValleyWorks Career Center

http://www.valleyworks.cc

978-722-7000

Lawrence Area: ValleyWorks Career Center

http://www.valleyworks.cc

978-722-7000

Lowell Area: Career Center of Lowell

http://www.cclowell.org

978-458-2503

Southern Region of District: Career Center of North Central Massachusetts

http://www.ccncm.com/

978-534-1481

**Eligibility:** Unemployment Insurance is a temporary income protection program for workers who have lost their jobs but are able to work, available for work and looking for work.

**Description:** Congress has passed an expansion of the Emergency Unemployment Compensation (EUC) Program effective July 7, 2008 through March 28, 2009. On November 23, 2008, this federal extension was expanded to provide up to 20 additional weeks of unemployment benefits (this extension originally provided up to 13 additional weeks).

Effective February 15, 2009, up to an additional 13 weeks of Extended Benefits is available through the EUC Program.

#### **Pell Grants**

#### Agency

U.S. Department of Education, Federal Pell Grant Program

http://www.ed.gov/programs/fpg/index.html

800.433.3243 or 800.4FED.AID

**Eligibility:** The Federal Pell Grant Program provides need-based grants to low-income undergraduate and certain postbaccalaureate students to promote access to postsecondary education.

**Description:** There are currently 103,000 Pell grant recipients in Massachusetts. Under the agreement, the maximum discretionary Pell grant would increase by \$500, to \$4,860, for the 2009-2010 academic year. The measure also includes \$1.5 billion in mandatory Pell grant funding, which would provide an increase of up to \$490 per year required by the College Cost Reduction and Access Act (PL 110-84). With mandatory funding included, the maximum Pell award would be \$5,350.

Students may use their grants at any one of approximately 5,400 participating postsecondary institutions. Grant amounts are dependent on: the student's expected family contribution (EFC) (see below); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less.

Students may fill out the Free Application for Federal Student Aid (FAFSA) to determine if they are eligible to receive a Federal Pell Grant or Work-Study funds.

http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp 800.433.3243 or 800.4FED.AID

# **Community Service Employment for Older Americans**

## **Agency:**

U.S. Department of Labor, Employment and Training Administration (ETA) <a href="http://www.doleta.gov/">http://www.doleta.gov/</a>
877.US.2JOBS

For part-time employment opportunities for low income seniors, as described at <a href="http://www.doleta.gov/seniors/">http://www.doleta.gov/seniors/</a>

**Description:** The Senior Community Service Employment Program (SCSEP) is a community service and work based training program for older workers. It was authorized by Congress in Title V of the Older Americans Act of 1965 to provide subsidized, part-time, community service work based training for low-income persons age 55 or older who have poor employment prospects. Through this program, older workers have access to the SCSEP services as well as other employment assistance available through the One-Stop Career Centers of the workforce investment system.

Haverhill Area: ValleyWorks Career Center <a href="http://www.valleyworks.cc">http://www.valleyworks.cc</a>

978-722-7000

Lawrence Area: ValleyWorks Career Center

http://www.valleyworks.cc

978-722-7000

Lowell Area: Career Center of Lowell

http://www.cclowell.org

978-458-2503

Southern Region of District: Career Center of North Central Massachusetts

http://www.ccncm.com/

978-534-1481

## **Emergency Shelter Grant/Homelessness Prevention Fund**

## **Administrator:**

Massachusetts Department of Housing and Community Development

 $\frac{http://www.mass.gov/?pageID=ehedterminal\&L=3\&L0=Home\&L1=Community+Developmen}{t\&L2=Housing+Energy+Programs\&sid=Ehed\&b=terminalcontent\&f=dhcd\_cd\_wap\_wap\&csid=Ehed}$ 

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Greater Lowell: Community Teamwork, Inc. (CTI)

978.459.6161

Haverhill Area: Community Action, Inc. (CAI)

978.373.1971

Southern District: South Middlesex Opportunity Council, Inc. (SMOC)

800.286.6776

**Description:** Including: short-term or medium-term rental assistance, and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

http://www.mass.gov/?pageID=ehedterminal&L=5&L0=Home&L1=Economic+Analysis&L2= Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community+Development&L4=Contact+Listings&sid=Ehed&b=terminalcontent&f=dhcd\_contacts\_homelessprevention&csid=Ehed

## **Nutrition Assistance**

## **Administrator:**

Massachusetts Office of Health and Human Services

http://www.mass.gov/?pageID=eohhs2subtopic&L=5&L0=Home&L1=Consumer&L2=Basic+Needs&L3=Food+%26+Nutrition&L4=Food+Stamp+Benefits&sid=Eeohhs2800.249.2007

Lowell DTA Office: 978.446.2400 Lawrence DTA Office: 978.725.7100 FoodSource Hotline: 800.645.8333

**Eligibility:** Food stamp eligibility depends on household size, assets, income and certain living expenses.

**Description:** Food Stamps is a nutrition program for families and individuals that meet certain income and resource guidelines. Food Stamp benefits help you buy nutritious food for your family. You can be working and still qualify for Food Stamps. If you qualify for Food Stamps you can use these benefits to purchase food at most grocery stores, convenience stores and food markets.

# **Senior Meals Programs**

## Administrator:

Massachusetts Elder Services

 $\underline{http://www.mass.gov/?pageID=elderstopic\&L=2\&L0=Home\&L1=Meals+and+Nutrition\&sid=Eelders}$ 

800.882.2003

Merrimack Valley Nutrition Project.

978.686.1422

Minuteman Home Care Corporation

781.272.7177

Montachusett Elderly Nutrition Program

800.286.3441

South Middlesex Opportunity Council

508.872.6579

**Eligibility:** Food stamp eligibility depends on household size, assets, income and certain living expenses.

**Description:** Senior meals programs bring seniors together to eat in group settings and deliver nutritional and dietary safe meals to seniors.

# **Supplemental WIC Nutrition Program**

## Administrator:

Massachusetts Office of Health and Human Services

http://www.mass.gov/?pageID=eohhs2subtopic&L=5&L0=Home&L1=Consumer&L2=Basic+Needs&L3=Food+%26+Nutrition&L4=Food+Stamp+Benefits&sid=Eeohhs2

800.249.2007

Lowell DTA Office: 978.446.2400 Lawrence DTA Office: 978.725.7100 FoodSource Hotline: 800.645.8333

Eligibility: Food stamp eligibility depends on household size, assets, income and certain living

expenses.

**Description:** Food Stamps is a nutrition program for families and individuals that meet certain income and resource guidelines. Food Stamp benefits help you buy nutritious food for your family. You can be working and still qualify for Food Stamps. If you qualify for Food Stamps you can use these benefits to purchase food at most grocery stores, convenience stores and food markets.

## **COBRA**

# Agency:

U.S. Department of Labor (DOL)

http://www.dol.gov/ebsa/cobra.html

# **Administrator:**

COBRA Benefits Advisor

866.444.3272

**Eligibility:** To qualify for premium assistance, a worker must have been involuntarily terminated between Sept. 1, 2008 and Dec. 31, 2009.

**Description:** The measure provides for a 65% federal subsidy for health insurance premiums under COBRA for up to nine months for workers (and their families) who have been involuntarily terminated.